

GEORGIA PRIMARY BANK

	CPP Disbursement Date 05/01/2009	Cert 58523	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$253	\$295	16.9%		
Loans	\$218	\$256	17.5%		
Construction & development	\$30	\$26	-16.1%		
Closed-end 1-4 family residential	\$9	\$19	121.8%		
Home equity	\$1	\$1	13.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-37.5%		
Commercial & Industrial	\$89	\$115	29.0%		
Commercial real estate	\$82	\$89	8.7%		
Unused commitments	\$11	\$9	-20.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-38.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$4			
Cash & balances due	\$25	\$30	20.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$224	\$266	18.6%		
Deposits	\$222	\$265	19.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$28	\$30	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	9.8%	--		
Tier 1 risk based capital ratio	12.0%	11.1%	--		
Total risk based capital ratio	13.1%	12.3%	--		
Return on equity ¹	14.0%	-0.5%	--		
Return on assets ¹	1.6%	-0.1%	--		
Net interest margin ¹	3.9%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	25.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	179.9%	--		
Net charge-offs to average loans and leases ¹	0.0%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	34.2%	0.0%	0.3%	--
Closed-end 1-4 family residential	0.0%	15.2%	0.0%	1.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	100.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.5%	0.0%	0.8%	--
Commercial real estate	0.0%	11.9%	0.0%	0.2%	--
Total loans	0.0%	8.9%	0.0%	0.5%	--